



Special Edition: 2016 Enrollment & Change SPOC-Covered Employees

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2016 Enrollment and Change Period

The 2016 enrollment and change period is:

October 12 – November 23, 2015



This is the only time that you can make changes to your health insurance, dental insurance, Flexible Spending Accounts or life insurance, unless you have a qualified life event during the year. Please use this enrollment and change period as an opportunity to review your benefits. More importantly, the 2016 enrollment and change period will be an **ACTIVE ENROLLMENT** for health, dental and Flexible Spending Accounts.

Active Enrollment

SPOC-COVERED EMPLOYEES MUST RE-ENROLL IN HEALTH AND DENTAL COVERAGE DURING THE ENROLLMENT AND CHANGE PERIOD TO HAVE COVERAGE IN 2016:

Employees make benefit elections in **IOWABENEFITS** (<https://bfi.secure-enroll.com/go/stateofiowa>).

Employees must enroll each year in IowaBenefits to participate in the Health Flexible Spending Account (FSA) and/or the Dependent Care FSA.

If the employee chooses to opt-out of health insurance, SPOC-covered employees must elect the opt-out option in IowaBenefits, complete the election form and return the form to DAS-HRE during the 2016 enrollment and change period.

IowaBenefits

You can make the following benefit elections and changes in IowaBenefits (<https://bfi.secure-enroll.com/go/stateofiowa>).

- Health insurance
- Dental insurance
- Flexible Spending Accounts
- Life insurance
- Life insurance beneficiary designations

IowaBenefits Username and Password

IowaBenefits requires a username and password.

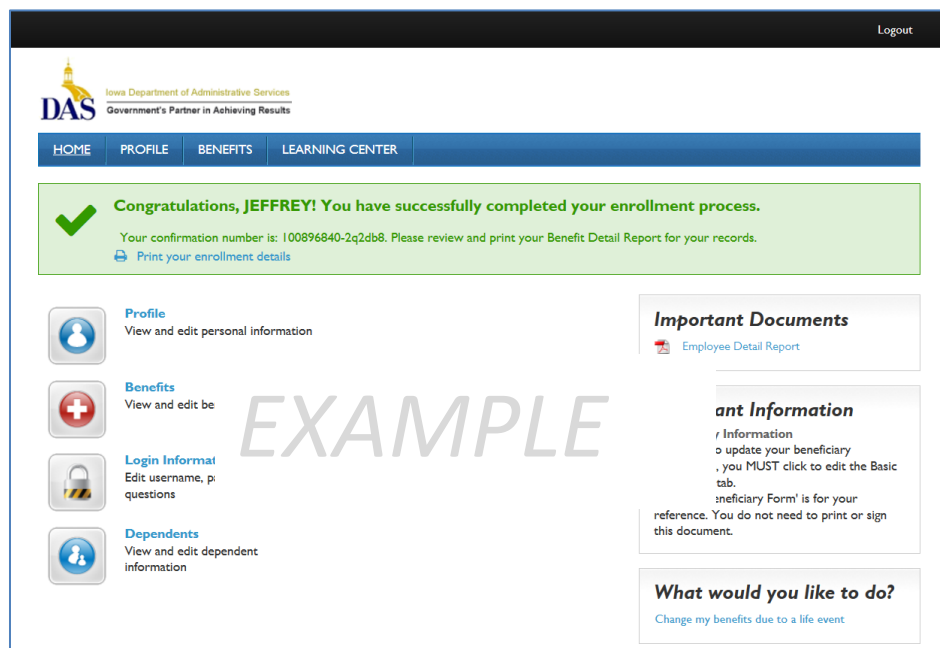
- If this will be the first time you access IowaBenefits, you will need to create a username and password. Step-by-step instructions in creating a username and/or password are available at the DAS Benefits website (<https://das.iowa.gov/human-resources/employee-and-retiree-benefits/>).
- You can also call IowaBenefits technical assistance at **866.415.7872** (Monday - Friday, 7 a.m. to 5 p.m.) if you need your Login ID or if you have trouble using this system.

If you know your IowaBenefits username and password, you do not need to change your username and password.

Enrolling in Benefits in IowaBenefits

Once you have logged into IowaBenefits, you will go through a series of screens.

- Make sure that you are on the “Open Enrollment Benefits” tab and click on the “Get Started” button for 2016 medical.
- First, you will have a number of screens regarding your participation in the Healthy Opportunities Wellness Program.
- First, you will be taken to medical screens. Click on the medical plan you want or decline coverage. If you want family coverage, add the dependents you want covered. Once you have made your selection, scroll down the page and click the “Save” button.
- Once you save your medical election, you will click the “Get Started” button to begin dental enrollment. You will select dental insurance or decline coverage. If you want family coverage, add the dependents you want covered. Once you have made your selection, scroll down the screen and click the “Save” button.
- Once you save the dental enrollment, IowaBenefits will display the “Get Started” button for 2016 Flexible Spending FSA. Regardless of whether or not you want to participate, you must either enroll or decline FSA before you will see the confirmation screen.
- Once you have enrolled or declined FSA benefits and saved those actions, IowaBenefits will display the confirmation screen as shown below.



If you do not see this page, you have NOT saved your choices and are NOT enrolled in benefits.

IowaBenefits and Social Security Numbers



When you are in IowaBenefits, check that your spouse or domestic partner, and/or dependents' Social Security numbers are correct.

It is important that your covered family members' Social Security numbers are correct to meet the new health coverage reporting required by the Affordable Care Act (ACA). The State will be required to issue a statement to every employee about his or her previous year's health care coverage. You will need this information when filing your personal income tax return. The new provision requires us to report your health care coverage to the Internal Revenue Service (IRS).

The IRS requires this information be reported using the Social Security numbers of the contract holder and each dependent covered under your health care coverage. If the covered family members' Social Security numbers are missing or incorrect, **you may be assessed an IRS penalty (\$50 per violation).**

SPOC-Covered Employees: Separate Health and Dental Elections

IMPORTANT INFORMATION

Beginning with the 2016 enrollment and change period, SPOC-covered employees will be required to make a:

- Health insurance election and
- Dental insurance election

In previous contracts, SPOC-covered employees made one election for health and dental insurance together. The new contract separates the health and dental insurance election. SPOC-covered employees can have different coverage levels between health and dental insurance.

2016 Benefits Highlights

The benefit highlights for SPOC-covered employees are:

Separate Dental Insurance Election

SPOC-covered employees will be required to make a separate health insurance election and a separate dental insurance election during this year's enrollment and change period.

Open Dental Enrollment

Eligible employees can enroll in dental coverage, change to family or single coverage, add eligible family members to their dental insurance, or remove eligible family members from their dental insurance.

Health Flexible Spending Account Increase

The maximum Health FSA contribution increases to **\$2,550** in 2016 from \$2,500 in 2015.

Alliance Select Health Plan

There are **NO CHANGES** to the Alliance Select health insurance benefits in 2016.

Wellness Program Reward

Per contract, the healthy opportunities wellness reward will be **\$65.82 per month** in 2016.

Opt-Out Incentive

The incentive to opt-out of Alliance Select remains **\$125 per month** in 2016. To be eligible for the opt-out incentive, the employee cannot be covered by any state-sponsored health insurance plan through a family member. State-sponsored health insurance plans include plans offered by the Board of Regents or plans available to state retirees.

Benefit Elections during the Enrollment and Change Period

The following are benefit actions that SPOC-covered employees can take during the 2016 enrollment and change period.

Health Insurance

- Enroll in a health insurance plan, if not currently enrolled
- Change the contract holder in a double spouse family contract
- Add or remove eligible family members from health insurance
- Cancel health insurance coverage
- Elect the health insurance opt-out provision
- Decline health insurance and not receive the health insurance opt-out

Healthy Opportunities Wellness Program

- Elect whether or not to participate in the Healthy Opportunities Wellness Program in order to receive the healthy opportunities wellness reward

Dental Insurance

- **Enroll in dental insurance**
- Change the contract holder in a double spouse family contract
- Add or remove eligible family members from dental insurance
- Cancel dental insurance coverage

Flexible Spending Accounts

- Enroll in the Health Flexible Spending Account and elect up to a maximum of \$2,550 in 2016
- Enroll in the Dependent Care Flexible Spending Account and elect up to \$5,000 if married and filing a joint tax return, or \$2,500 if married and filing a separate tax return for 2016

Supplemental Life Insurance

- Apply to increase the amount of supplemental life insurance to the maximum per contract status (Evidence of insurability must be provided to and approved by The Hartford before the increased coverage can go into effect. Increases will be effective the first of the month after DAS receives approval from The Hartford.)

Premium Conversion

- Change whether the premiums for health, dental and supplemental life insurance are taken pre-tax (before federal, state and FICA tax) or post-tax (after federal, state and FICA tax).

Effective Date

Benefit elections made during the enrollment and change period are **effective January 1, 2016**. Increases to supplemental life coverage will be effective the first of the month after DAS receives The Hartford's approval.

Benefit Eligibility

If you work 20 hours a week or more, you are eligible to participate in and make changes to health insurance, dental insurance, Flexible Spending Accounts and the premium conversion plan. If you work 30 hours a week or more, you can also make changes to your supplemental life insurance during the 2016 enrollment and change period.

Family Members Eligible for Coverage

Dependents eligible for health and dental insurance coverage are:

- Your spouse, defined as a husband or wife as the result of a marriage that is legally recognized in Iowa (This does not include a spouse from whom you are legally separated or divorced.)
- Your dependent children

Coverage of Dependent Children

An eligible dependent child may be covered under your health and dental insurance through the end of the year in which they turn age 26. The following are all eligible dependents.

- A child, under the age of 27, can:
 - Be a student or a non-student
 - Live in Iowa or outside of Iowa
 - Be unmarried or married (A dependent's spouse is not eligible for coverage.)
- An unmarried, full-time student in an accredited institution of postsecondary education, regardless of age
- An unmarried child who is totally and permanently disabled, physically or mentally, regardless of age. (The disability must have existed before the dependent child turned age 27 or while a full-time student.)

Verification of Full-Time Students over Age 26

You will need to provide documentation that your unmarried full-time student over the age of 26 is a full-time student in 2016.

If you have an unmarried full-time student over the age of 26 covered on your health and dental plans, your human resources associate will provide you with a **Certification of Full-Time Student Status** form (https://das.iowa.gov/sites/default/files/hr/benefits/forms/552-0729_certification_full-time_student.doc). In addition to verifying that your dependent is unmarried, you must provide a copy of your dependent's most recent semester/quarter transcript or class schedule to confirm his or her full-time student status. The form and documentation must be returned prior to the end of the enrollment and change period.

When adding a full-time student over age 26, the above documentation must be received before coverage can be effective.

It is important that you respond to this verification request. Failure to return the verification form will mean that coverage for your dependent will be removed from your plan on December 31, 2015. You will not be able to add coverage for this dependent until the 2017 enrollment and change period, unless there is a qualified life event affecting the coverage for this dependent.

If you have questions about the verification process, contact Marsha Webb at 515.281.8989 or email marsha.webb@iowa.gov.

Health Insurance

SPOC-covered employees are eligible for Alliance Select.

2016 Monthly Health Insurance Premiums for Full-Time Employees

SPOC-Covered WITH the Wellness Reduction of \$65.82 per month

	Monthly Premium	State Share	%	Employee Share	%
Alliance Select					
Employee only	\$428.85	\$408.89	95%	\$19.96	5%
Employee and Spouse	\$878.28	\$768.43	87%	\$109.84	13%
Employee and Child(ren)	\$811.81	\$715.26	88%	\$96.54	12%
Employee, Spouse and Child(ren)	\$1,316.14	\$1,118.72	85%	\$197.42	15%
Double Spouse – Contract Holder	\$658.07	\$592.27	90%	\$65.80	10%
Double Spouse – Contributing Spouse	\$658.07	\$526.45	80%	\$131.62	20%

SPOC-Covered WITHOUT the Wellness Reduction

	Monthly Premium	State Share	%	Employee Share	%
Alliance Select					
Employee only	\$428.85	\$343.07	80%	\$85.78	20%
Employee and Spouse	\$878.28	\$702.62	80%	\$175.66	20%
Employee and Child(ren)	\$811.81	\$649.45	80%	\$1,162.36	20%
Employee, Spouse and Child(ren)	\$1,316.14	\$1,052.90	80%	\$263.24	20%
Double Spouse – Contract Holder	\$658.07	\$526.45	80%	\$131.62	20%
Double Spouse – Contributing Spouse	\$658.07	\$526.45	80%	\$131.62	20%

Double Spouse Family Insurance Contract

If you and your spouse are both employees of the State of Iowa, you have the option of enrolling in the double spouse family insurance contract. The double spouse family insurance contract is one family health insurance plan with the total premium being split between each spouse rather than paid by just one. With the double spouse family insurance contract, one employee is considered the contract holder and the other spouse is a dependent under the contract holder's health insurance plan.

If a SPOC-covered employee is the contract holder of the health insurance, each spouse will pay 20 percent of the double spouse premium. If the contract holder participates in the Healthy Opportunities Wellness Program, the contract holder's monthly employee share will be reduced by the 2016 Healthy Opportunities reward. The contributing spouse of an executive branch non-contract or SPOC-covered employee cannot participate in the Healthy Opportunities Wellness Program.

Executive Branch Non-Contract and SPOC-Covered Employees	State Contribution	Employee Contribution
Contract Holder	80 percent of the total monthly premium plus the 2016 Healthy Opportunities reward	20 percent of the total monthly premium minus the 2016 Healthy Opportunities reward
Contributing Spouse	80 percent of the total monthly premium	20 percent of the total monthly premium



Contact your human resources associate before making any changes to your double spouse family contract.

Health Insurance Opt-Out

You may opt-out of a state-sponsored health insurance plan and receive \$125 monthly.

To be eligible to opt-out of health insurance and receive the \$125 payment, you must be:

- Executive branch non-contract employee or
- SPOC-covered employee

And

- Full-time (work 30 or more hours per week) benefit-eligible employee

And

- Not be covered by any state-sponsored (active, retiree and Board of Regents) health insurance plan through a family member, including a domestic partner.

The \$125 opt-out payment is:

- Paid on the first pay warrant of the month
- Taxed as part of your income at your W-4 requested withholding status
- Included in the calculation of the IPERS benefit

You must **elect the opt-out option in IowaBenefits** (<https://bfi.secure-enroll.com/go/stateofiowa>) during the 2016 enrollment and change period. If you do not elect the opt-out option in IowaBenefits, you will **not default** to the opt-out option.

Additional information about the health insurance opt-out can be found at the DAS Human Resources > Employee and Retiree Benefits > Employees > Group Insurance > Health Insurance > Opt-Out of Health Insurance website (<https://das.iowa.gov/human-resources/employee-and-retiree-benefits/employees/group-insurance/health-insurance/opt-out>).



Dental Insurance

The 2016 enrollment and change period is an open dental enrollment period.

During the open dental enrollment and change period, you can:

- Enroll in dental insurance, if not currently enrolled in dental insurance
- Change from family to single coverage
- Change from single to family coverage
- Add or remove eligible family members from your coverage

Your dental elections will be effective January 1, 2016.

2016 Monthly Dental Insurance Premiums

SPOC-Covered

Delta Dental	Monthly Premium	State Share	%	Employee Share	%
Single	\$31.45	\$31.45	100%	\$0	0%
Family	\$79.09	\$61.09	77%	\$18	23%
Double Spouse – Contract Holder	\$39.54	\$39.54	100%	\$0.00	0%
Double Spouse – Contributing Spouse	\$39.54	\$39.54	100%	\$0.00	0%

Flexible Spending Accounts

Flexible Spending Accounts (FSAs) allow you to set aside pretax dollars to reimburse you for eligible health or dependent care expenses.

When you enroll in a Flexible Spending Account, you decide how much to contribute to each account for calendar year 2016. The money is then deducted from your paycheck pre-tax (before federal and state income taxes and FICA taxes are deducted) in equal amounts over the course of the year. After you incur expenses that qualify for reimbursement, you submit claims (reimbursement requests) to ASIFlex (the administrator of the program) to request tax-free withdrawals from your Flexible Spending Account to reimburse yourself for these expenses.

You may elect to have your reimbursement placed directly into your checking or savings account by adding direct deposit information into IowaBenefits when you enroll.

Health FSA

With the Health FSA, certain health care expenses for you and your eligible family members can be reimbursed. Medical expenses eligible for reimbursement include most medically necessary health care expenses that are not paid through medical or dental insurance plans. *Your share of health and dental insurance premiums are not eligible to be reimbursed from the Health FSA. Premiums are already made with pretax dollars.*

Maximum Annual FSA Elections

NEW! The maximum annual Health FSA contribution is **\$2,550** per plan year.

No more use it or lose it!

Up to \$500 of unused health FSA amounts remaining at the end of 2016 can be carried over to reimburse medical expenses incurred during the entire calendar year of 2017.

The carryover will not reduce your 2016 election. The carryover of up to \$500 is in addition to the State's plan limit of \$2,550. You can carry over up to \$500 of unused funds for a total of \$3,050 to be used for calendar year 2016 expenses.

A great provision of this change is that you do not have to enroll in the next year in order to use the \$500 carryover! You do have to be employed in 2017, but you do not have to enroll in the health flex plan to use your carryover dollars.

Dependent Care FSA

The Dependent Care FSA reimburses you for qualified dependent care expenses necessary for you to work, or if you are married, for you and your spouse to work. Expenses eligible for reimbursement up to the annual maximum limit include:

- Care of dependent children under age 13
- Care of adult disabled dependents

Maximum Annual FSA Elections


The maximum annual Dependent Care FSA contribution is \$5,000 per household (\$2,500 if you are married and file a separate tax return).

Grace Period

The grace period for the dependent care FSA allows you to incur eligible expenses in the year after the plan year ends, through March 15 of the second year. For instance, if your 2016 dependent care FSA is \$5,000 and you incur claims totaling \$4,400 in 2016, you can incur claims for \$600 from January 1, 2017 – March 15, 2017 and be reimbursed from your 2016 dependent care FSA.

Enrolling in Flexible Spending Accounts

To participate in either or both of the flexible spending accounts, you must enroll each year in IowaBenefits.

 If you are currently enrolled and are enrolling for 2016, please check your existing deposit information in IowaBenefits for accuracy.

Life Insurance

The State of Iowa's life insurance plan provides your family financial protection in the case of your death. Each year, you can make changes to your supplemental life insurance coverage during the enrollment and change period.

Basic Life Insurance

The State pays 100 percent of the premium for basic life and accidental death and dismemberment (AD&D) insurance. The amount of coverage is:

Eligible Employees	Basic Life Insurance *
SPOC-covered employees	\$50,000

* Age reductions apply beginning at age 65

Supplemental Life Insurance

In addition to the basic life insurance coverage, you have an opportunity to elect supplemental term life insurance at group rates. The maximum amount of supplemental life insurance that you may purchase depends upon your bargaining status.

Eligible Employees	Supplemental Life Insurance Available*	
	Minimum Amount	Maximum Amount
SPOC-covered	\$25,000	\$250,000

* Age reductions apply beginning at age 65

Changing Supplemental Life Insurance

During the enrollment and change period, you can request to increase, decrease or cancel your supplemental life insurance coverage. You can purchase additional life insurance from the minimum amount to the maximum amount of coverage based on your bargaining status. Any increases to supplemental life coverage must be approved by The Hartford. Decreases or cancellations do not require approval and are effective January 1, 2016.

2016 Enrollment and Change Presentations

During the enrollment and change period, a total of **20** (webcasts and on-site) presentations have been scheduled. You can see the dates and times of the presentations at the DAS Benefits >Benefits Education> Benefits Education Calendar website (<https://das.iowa.gov/event-calendar-date>).